

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: JAC G KUBITZ
STACEY L KUBITZ

Debtors

Chapter 13
Case No. 15-53317-MAR
Judge: Mark A Randon

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;
NOTICE TO CREDITORS OF OBLIGATION TO
FILE A RESPONSE AND RIGHT TO OBJECT; AND
NOTICE TO DEBTORS OF OBLIGATION TO FILE DEBTORS' CERTIFICATION**

**Please read this Report carefully. It advises you of certain rights and
deadlines imposed pursuant to the United States Bankruptcy Code,
Federal Rules of Procedure, and Local Bankruptcy Rules of
the United States Bankruptcy Court for the Eastern District of Michigan.
Your rights may be adversely affected.**

Krispen S. Carroll, Standing Chapter 13 Trustee, pursuant to F.R.Bankr.P. 3002.1(f) and E.D. Mich. LBR 2015-3(a)(1), reports to the Court that the above-named debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 Plan. Debtors may be entitled to a discharge.

This notice is provided pursuant to F.R.Bankr.P. 3002.1(f), to claimants whose claims are secured by a security interest in the debtors principal residence and whose claims are provided for under 11 U.S.C. 1322(b)(5).

**IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTORS HAVE PAID IN
FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT ON YOUR CLAIM.**

IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTORS OR THE AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE DEBTORS CHAPTER 13 PLAN, THE TRUSTEE DOES NOT HAVE ANY INFORMATION REGARDING WHETHER THIS OBLIGATION IS CURRENT.

PURSUANT TO F.R.BANKR.P. 3002.1(g), YOU ARE REQUIRED TO FILE AND SERVE A RESPONSE ON THE DEBTORS, DEBTORS' COUNSEL AND THE TRUSTEE, NO LATER THAN 21 DAYS AFTER SERVICE OF THIS NOTICE. F.R.BANKR.P. 3002.1(g) SETS FORTH THE SPECIFICS GOVERNING THE REQUIRED RESPONSE.

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(2), if the Court determines that the Debtors are eligible for a Discharge, the Order of Discharge will include findings that:

- A. All allowed claims have been paid in accordance with the plan; and
- B. With respect to any secured claim that continues beyond the term of the plan, any pre-petition or post-petition defaults have been cured.

Pursuant to E.D. Mich. LBR 2015-3(a)(3), if the Court determines that the Debtors are eligible for a Discharge, the Order of Discharge will direct that:

- A. Any creditor who held a secured claim that was fully paid must execute and deliver to the debtors a release, termination statement, discharge of mortgage or other appropriate certifiable document suitable for recording; and
- B. Any creditor who holds a secured claim that continues beyond the term of the plan must take no action inconsistent with the findings set forth in the Order of Discharge.

RIGHTS AND DUTIES OF DEBTORS

Duty of Debtors regarding secured debt obligations: The Debtors, regardless of whether or not the Debtors are or claim to be entitled to a discharge must:

1. Immediately begin making the required payments on secured debt obligations to avoid defaulting on those secured debt obligations; and
2. Continue to make required payments on secured debt obligations until those obligations are paid in full. If the Court determines that the Debtors are eligible for a Discharge, the Chapter 13 Discharge will not discharge the Debtors from any obligation on any continuing secured debt payments that come due after the last contractually due payment to which the trustee's last disbursement is applied.

See E.D. Mich. LBR 2015-3(a)(6)&(7)

If the Debtor claims to be eligible for a discharge pursuant 11 U.S.C. Section 1328:

1. Within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor must file with the Court the Chapter 13 Debtor's Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Bankruptcy Court's web site, www.mieb.uscourts.gov.
2. If this is a Joint Case, each Debtor must separately complete and file a Chapter 13 Debtor's Certification Regarding Domestic Support Obligations.
3. If the Debtors fails to complete and file a Debtor's Certification Regarding Domestic Support Obligations within 28 days of the date of this Chapter 13 Trustee's Report, the Debtors' case may be closed by the Court without the entry of a discharge.

RIGHTS AND DUTIES OF CREDITORS

Pursuant to E.D. Mich. LBR 2015-3(a)(4), any party in interest that asserts that:

1. The Debtors have failed to make all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; or
2. The Debtors are not current with any payments that the Debtors were authorized to make directly to a creditor; or
3. One or more allowed claims have not been paid in accordance with the plan; or
4. With respect to any secured claim that continues beyond the term of the plan, there remains pre-petition or post-petition defaults that have not been cured or that the claim is otherwise not current in all respects including, but not limited to, any unpaid escrow balance, late charge, cost or attorney fee; or
5. A creditor has a lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; or
6. There exists reasonable cause to believe that:
 - (a). 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
 - (b). There is pending any proceeding in which the debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

shall file an objection to this Report. Any objection must be filed not later than 21 days after service of this Trustee's Report. If a timely objection is filed, the Court will delay entry of the order of discharge until the Court resolves the objection and a hearing will be scheduled with notice to the objecting party.

If no objection to this Trustee's Report is timely filed, pursuant to E.D. Mich. LBR 2015-3(a)(5), it shall be conclusively determined that:

1. Debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; and
2. Debtors are current in all payments Debtors were authorized to make directly to a creditor; and
3. All allowed claims have been paid in accordance with the plan; and
4. With respect to any secured claim that continues beyond the term of the plan, all pre-petition and post-petition defaults have been cured and the claim is current in all respects including, but not limited to, all escrow balances, late charges, costs or attorney fees; and
5. A creditor has no lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certifiable document suitable for recording; and
6. There exists no reasonable cause to believe that:

- (a). 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
- (b). There is pending any proceeding in which the debtor may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

7. The Court may enter an order of discharge containing the terms set forth above without further notice or hearing.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-DETROIT
Krispen S. Carroll, Chapter 13 Standing Trustee

Dated: 3/29/21

/S/ Krispen S. Carroll

KRISPEN S. CARROLL (P49817)
CHAPTER 13 STANDING TRUSTEE
719 Griswold Street, Suite 1100
Detroit, MI 48226
(313) 962-5035
notice@det13ksc.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION**

IN RE: JAC G KUBITZ
STACEY L KUBITZ

Debtors

Chapter 13
Case No. 15-53317-MAR
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**PROOF OF SERVICE OF CHAPTER 13 TRUSTEE'S
NOTICE OF FINAL CURE PAYMENT AND NOTICE OF COMPLETION OF PLAN PAYMENTS**

I hereby certify that on 3/29/21 I electronically filed the CHAPTER 13 TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND NOTICE OF COMPLETION OF PLAN PAYMENTS with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

BANKRUPTCY ASSISTANCE CENTER
38701 SEVEN MILE RD STE 445
LIVONIA, MI 48152

The following parties were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto:

JAC G KUBITZ
STACEY L KUBITZ
25618 PENNIE
DEARBORN HEIGHTS, MI 48125

ALLIANCE ONE
4850 STREET RD #LEVEL C
TREVOSSE, PA 19053

AT&T MOBILITY II LLC
ONE AT&T WAY, ROOM 3A104
BEDMINSTER, NJ 07921

BSI FINANCIAL SERVICES
1425 GREENWAY DRIVE STE 400
IRVING, TX 75038

CAPIO PARTNERS LLC
2222 TEXOMA PARKWAY STE 150
SHERMAN, TX 75090

CAPITAL ONE BANK USA NA
% AMERICAN INFOSOURCE LP
P O BOX 71083
CHARLOTTE, NC 28272

CF MEDICAL
% QUANTUM3 GROUP LLC
P O BOX 788
KIRKLAND, WA 98083

CONVERGENT HEALTHCARE
RECOVERIES
121 NE JEFFERSON ST
SUITE 100
PEORIA, IL 61602

DEKALB COUNTY SOLUTIONS
P O BOX 447
SYCAMORE, IL 60178

FAY SERVICING
3000 KELLWAY DR STE 150
CARROLLTON, TX 75006

FEDERAL NATIONAL MORTGAGE
ASSOCIATION
% SETERUS
P O BOX 1047
HARTFORD, CT 06143

FORD MOTOR CREDIT
CH 13 DRAWER 55 953
P O BOX 55000
DETROIT, MI 48255

KILPATRICK & ASSOCIATES
903 N OPDYKE RD SUITE C
AUBURN HILLS, MI 48326

MIDLAND CREDIT MANAGEMENT
P O BOX 2036
WARREN, MI 48090

ORLANS ASSOCIATES PC
P O BOX 5041
TROY, MI 48007

CITIMORTGAGE INC
P O BOX 9438
GAITHERSBURG, MD 20898

DEARBORN HEIGHTS WATER DEPT
6045 FENTON
DEARBORN HEIGHTS, MI 48127

DEPARTMENT OF EDUCATION
P O BOX 4830
PORTLAND, OR 97208

FAY SERVICING
440 S LASALLE ST STE 2000
CHICAGO, IL 60605

FIRST NATIONAL COLLECTION BUR
610 WALTHAM WAY
SPARKS, NV 89434-6695

GREAT EXPRESSIONS DENTAL
CENTERS
29777 TELEGRAPH RD STE 3000
SOUTHFIELD, MI 48034

MARSHALL MUSIC CO
3240 E SAGINAW
LANSING, MI 48912

MIDLAND FUNDING LLC
% MIDLAND CREDIT MANAGEMENT
P O BOX 2011
WARREN, MI 48090

PAUL MIKULA DC
22190 GARRISON ST
SUITE 304
DEARBORN, MI 48124

PHARMACY ADVANTAGE
30100 TELEGRAPH RD
SUITE 280
BINGHAM FARMS, MI 48025

ROBERTSON ANSCHUTZ & SCHNEID
PL
BANKRUPTCY DEPT
6409 CONGRESS AVE SUITE 100
BOCA RATON, FL 33487

SEARS
P O BOX 6282
SIOUX FALLS, SD 57117

U OF M HEALTH SYSTEM
3621 S STATE STREET, RM 1211
ANN ARBOR, MI 48109

US BANK TRUST
% BSI FINANCIAL SERVICES
P O BOX 679002
DALLAS, TX 75267

WELTMAN WEINBERG & REIS
2155 BUTTERFIELD DR STE 200S
TROY, MI 48084-3463

REGENTS U OF M MEDEQUIP
P O BOX 223106
PITTSBURGH, PA 15251

RUSHMORE SERVICE CENTER
P O BOX 5508
SIOUX FALLS, SD 57117

SECURE SELF STORAGE
2460 S GULLEY RD
DEARBORN HEIGHTS, MI 48125

UNIVERSAL CREDIT
P O BOX 158
HARTLAND, MI 48353

US DEPARTMENT OF EDUCATION
P O BOX 105193
ATLANTA, GA 30348-5193

WESTERN WAYNE PHYSICIANS
8338 ALLEN RD
SUITE 101
ALLEN PARK, MI 48101

/s/ Shannon Horton

Shannon Horton

Office of the Chapter 13 Standing Trustee - KRISPEN S. CARROLL
719 Griswold Street, Suite 1100
Detroit, MI 48226
(313) 962-5035
notice@det13ksc.com